



Warmadewa University

PROCEEDINGS INTERNATIONAL CONFERENCE

GLOBAL CONNECTIVITY

**Cross Cultural Connections, Social Inclusion, and Recognition:
The Role of Social Sciences**

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WELCOMING REMARKS THE GOVERNOR OF BALI

Om Swastyastu,

The distinguished guests, Rector Warmadewa University, the President of International Federation of Social Science Organizations (IFSSO), ladies and gentlemen,

Welcome to 23rd IFSSO International Conference and General Assembly on "*Global Connectivity, Cross Cultural Connections, Social Inclusion, and Recognition: The Role of Social Sciences*".

First of all, I would like to express my gratefulness *angayu bagia*, to Ida Sanghyang Widhi Wasa, Tuhan Yang Mahaesa, the Almighty God.

I would like to express my deepest gratitude for the cooperation between Warmadewa University and IFSSO and all participants for this conference. I would like to thanks all presenters from different countries, including Turki, Japan, the Philippines, Thailand, India, Algeria, Indonesia, to mention a few.

I hope with the selection of Bali as the venue for such important international conference, Bali *taksu* with warm hospitality of the Balinese people will bring about positive aura for all participants.

This clearly would create the best solution as well as potential policies in the near future which in turn could spur the development for prosperity of the people.

Recently, there are more needs to better understand the issue of connectivity as the world becomes small with rapid globalization. We witness the stories of movements of people around the world due to economic gap as well as conflict, wars and so forth.

It is really timely for scholars to discuss the issue of connectivity in this globalised world.

Bali, located in a strategic place, as a hub from neighboring countries like Australia and Southeast Asian countries, has become a good place for understanding the issue of connectivity in term of

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FACTORS INFLUENCING ACTUAL CONSUMER BEHAVIOR IN ONLINE BOOKING IN THE HOTEL INDUSTRY

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Abstract

The purpose of this study was to analyze online purchase behavior in the hotel industry using an integrative framework. To determine which construct has the strongest impact, it examined purchase intention, perceived risk and trust on actual purchase. The study also investigated antecedents of these three constructs. To collect data, an online survey was designed to target respondents who have made hotel reservations online. The conceptual model was tested using Structural Equation Modeling (SEM). Findings show that perceived risk has the strongest impact on actual purchase, followed by trust, and then online purchase intention. This weak response in regard to purchase intention is quite interesting as it differs from the results of previous research. The study also found that perceived risk is directly correlated with online purchase intention in terms of the relationship between website quality and electronic word-of-mouth (eWOM). There are, however, limitations to this study given its descriptive nature. While there was no manipulation or control of the data, the survey was an experimental design. So, conclusions on the relationship between the constructs require further and repeated study. Nevertheless, the implication is that hotels need to reduce perceived risk in order to increase online reservations. This can be accomplished by improving website quality and encouraging positive reviews posted online.

Keywords: perceived risk, actual purchase, online purchase intention, trust,

(Footnotes)

- 1 The eleven people who allegedly will commit treason whose arrested by the police as follows: Kivlan Zein, Adityawarman Thaha, Ratna sarumpaet, Firza husein, Eko, Avin Indra, Rachmawati Soekarno Putri, Ahmad dhani, Sri Bintang Pamungkas, Rizal Kobar, Jamaran.

Introduction

The use of Internet in tourism business has developed rapidly in the last decade. Internet rapid adoption in hospitality industry in addition to Internet advantages as a marketing and distribution medium is also motivated by increased acceptance of Internet especially by travelers to plan their vacation. Internet has become a very important medium for consumers and suppliers to access and provide information, communicate and conduct transactions (Law *et al.* 2010). While Internet popularity is rising in tourism business, there is a contradictory issue related to online buying behavior. As the use of Internet is increasing in planning and purchasing travel products, at the same time a large number of visitors decided to cancel the purchase at the final stage of online transaction which is the payment completion stage. The increase in travel product online sales was not followed by an increase of online transaction completion ratio, this ratio is commonly called abandonment rate which is defined as the ratio of uncompleted online transactions to the total completed transactions online. The abandonment rates over the past four years were at 60%, means that six out of ten visitors who were in the transaction completion stage did not eventually make the purchase.

Finding by Thongpapanl and Ashraf (2011) confirmed this phenomenon, it was found that online purchase intention did not significantly encourage actual purchase, it was argued that online purchase intention alone is not enough to trigger actual purchase, there could be other factors that drive actual purchase more strongly. Some research found that perceived risk specifically related to online transaction security is the major barrier for consumers in conducting online purchase (D'Alessandro *et al.* 2012; Liu and Forsythe 2010; Xu *et al.* 2010). Perceived risk can be reduced through transaction security features provided in a web (Kim and Lennon 2013; Kim *et al.* 2013) and eWOM (Chan and Ngai 2011). Chang and Chen (2008), Ling *et al.* (2011). Decreased perceived risk emerges trust toward online vendors (Chang and Chen 2008; Ling *et al.* 2011), the higher consumer trust, the higher the chances of

consumers making actual purchase (Hsieh and Liao 2011; Shareef *et al.* 2013).

Based on this empirical study, this research seek to fill the issue by testing if decrease in perceived risk could raise online purchase intention to eventually influence actual purchase significantly. This research also examined the impact of perceived risk on actual purchase directly and mediated by trust, aimed as well to determine which from the three factors has the strongest influence on actual purchase.

Literature Review

Perceived Risk and Trust

Some research found that perceived risk is a factor that decreases consumer intention to conduct transaction online. Perceived risk consisting financial, transaction and channel performance risk has significant negative impact on consumer intention to conduct transaction through internet banking (Zhao *et al.* 2010). Cheng *et al.* (2012) found that consumer perception on transaction and product performance risk significantly and negatively influences consumer intention to make online purchase. Perceived product performance, financial, social, and time risks have significant negative effect on online purchase intention (Chang and Chen 2008). Online purchase intention significantly influenced by perceived transaction, financial, and psychological risk (Broekhuizen and Huizingh 2009), perceived channels, social and transaction risk (Martin *et al.* 2011).

H1: Perceived risk negatively and significantly influences online purchase intention.

Examining the factors that hinder actual purchase, perceived risk was found to be a significant factor, the lack of physical interaction between buyers and sellers makes transaction at risk (Lowry *et al.* 2008), concerns over personal confidential data will be abused (Mahrous 2011), consumers' concern on transaction security and confidentiality of personal data lowers actual purchase

(D' Alessandro *et al.* 2012; Liu and Forsythe 2010; Xu *et al.* 2010). Related to this, it was found that transaction security features in website were able to reduce perceived risk (Kim and Lennon 2013; Kim *et al.* 2013). Chang and Chen (2008); Ling *et al.* (2011); Salo and Karjaluoto (2007) found that decrease in perceived risk creates trust or trust level changes following variations in perceived risk. Decreased perceived risk increases trust which in turn encourages actual purchase (D'Alessandro *et al.* 2012).

H2: Perceived risk negatively and significantly influences actual purchase.

H3: Perceived risk negatively and significantly influences trust.

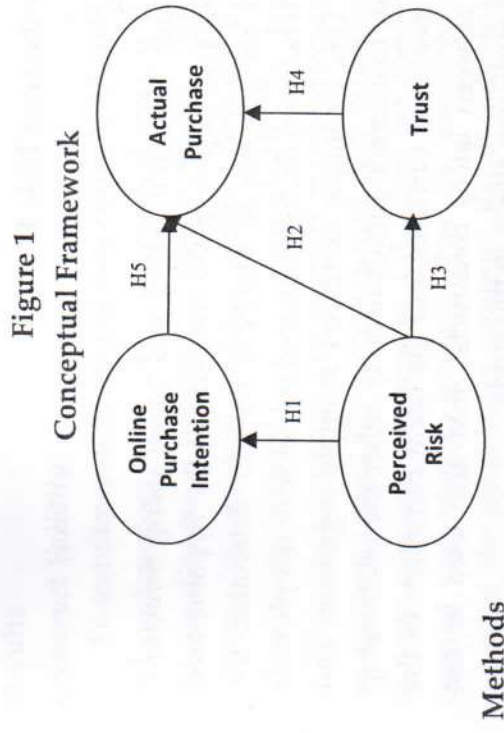
H4: Trust positively and significantly influences actual purchase.

Online Purchase Intention

Intention is predictor of behavior as stated in TPB. Several studies confirmed positive influence of online purchase intention toward actual purchase. Online purchase intention formed by eWOM, positively and significantly influences actual online purchase (Mei *et al.* 2011). Using Technology Acceptance Model, Lim (2013) found positive and significant influence of online purchase intention toward actual online purchase. Formed by intrinsic, extrinsic factor and social influence, online purchase intention is a significant predictor of actual online purchase (Guo and Barnes, 2011). Actual online purchase positively and significantly influenced by online purchase intention formed by attitudes and trust (Hsieh and Liao 2011), attitude, subjective norm and perceived risk (Lin 2008). These empirical findings underlie the following hypothesis.

H5: Online purchase intention positively and significantly influences actual purchase.

Conceptual framework of this study depicted in Figure 1.



Methods

Data Collection

This study conducted a survey to collect data. Data was collected using a self-administered questionnaire. This research model was tested in hospitality industry in Bali, using a sample of tourist population who booked a hotel room in Bali online. The survey was conducted online and offline. The sample was restricted only for those involved in online booking activity within one month period. There were 700 questionnaires distributed, which as many as 339 questionnaires were returned. However, 53 questionnaires could not be used due to incompleteness, leaving 286 usable questionnaires, it represents 41% response rate.

Construct Measurement

To ensure the validity and reliability of the scale, the measurement items were taken from previous literature. The selection of measurement items was based on quantity, quality and relevance. Quantity reflects the frequency of the measurement items being used in previous relevant literature, the current study chose items with high usage frequency. Quality reflects the ability of the measurement item to define its construct, this study chose measurement items with high loading factor in previous relevant literature. Rating scale from 1 (strongly disagree) to 10 (strongly agree) is used to measure the construct. Measurement items and

the source are shown in Table 1.

Data Analysis

The research structural model was tested using Structural Equation Modeling, imposing the structure of the hypothesized causal model on a series of observed data to determine the goodness of fit between the hypothesized model with sample data (Hair 2010). This technique combines multiple regression and factor analysis, to examine simultaneously either the relationship between the measured variables and the latent constructs or the relationship between latent constructs. SEM also used to test hypothesized mediation effects in this study.

Table 1. Measurement Items

Construct	Measurement Item	Source
Perceived risk	Worrisome transaction	Akturan & Tezcan (2012), Nepomuceno <i>et al.</i> (2012)
	Unsecured payment system	Akturan & Tezcan (2012), Zhao <i>et al.</i> (2010)
	Unsafe financial data	Akturan & Tezcan (2012), Celik (2011)
	Misused personal data	Akturan & Tezcan (2012), Zhao <i>et al.</i> (2010)
Trust	Financially risky transaction	(2010)
	Online vendor trustworthiness	Hsiao <i>et al.</i> (2010), Kim <i>et al.</i> (2011)
	Online vendor ability to protect privacy	Pan & Zinkhan (2006), Weisberg <i>et al.</i> (2011)
	Online vendor reliability	Bianci & Andrews (2012), Lee <i>et al.</i> (2013)
Online Purchase Intention	Online transaction security	Shareef <i>et al.</i> (2013), Weisberg <i>et al.</i> (2011)
	Willingness to buy	Kim & Lennon (2013), Lowry <i>et al.</i> (2012)
	Willingness to buy in the near future	Hsu <i>et al.</i> (2013), Kim & Lennon (2013)
	Willingness to depend	Lowry <i>et al.</i> (2012)
Actual Purchase	Making online booking frequently	D'Alessandro <i>et al.</i> (2012), Lim (2013)
	Have made many online bookings	D'Alessandro <i>et al.</i> (2012), Lim (2013)
	Book the service online	Hsieh & Liao (2011), Shareef <i>et al.</i> (2013)

Source: previous studies

Results

Construct Validity

To test dimensionality and measurement reliability, construct and confirmatory factor analysis were performed to test construct validity. Results of the analysis are included in Appendix, factor loading of the research constructs spanned from 0.83 to 0.96, a good rule of thumb is that the factor loading ideally 0.7 or higher (Hair *et al.* 2010). High loading value indicates that the measures converge on a common point, the latent construct. AVE values are above 0.84 indicate adequate convergence. CR values are above 0.9 indicate internal consistency, meaning that all measures consistently represent the same latent construct. Result indicated there were outlier data, which needed to be removed. As many as 20 samples date was removed from the analysis. Assessment of normality found multivariate critical ratio at -1.432 which falls between the cut off range of -2.58 to + 2.58, confirming data is normally distributed.

Goodness of Fit

Goodness of fit indexes show good fit of model, represents similarity of the estimated covariance matrix (theory) to reality (the observed covariance matrix). Model goodness of fit indexes are above the required cut-off value as shown in Table 2.

Table 2. Goodness of Fit

Goodness-of-fit Measure	Acceptance level (Hair <i>et al.</i> , 2010)	Result
Chi-Square	$p > 0.05$	0.676
GFI	$GFI \geq 0.90$	0.904
RMSEA	$RMSEA < 0.05$	0.000
TLI	$TLI \geq 0.90$	1.022
CFI	$TLI \geq 0.90$	1.000
AGFI	$AGFI \geq 0.80$ (Sharma 1995)	0.887
PGFI	$PGFI : 0.50 - 0.90$	0.768

Hypothesis testing

H1 ($p < 0.001$, $\beta = -0.48$) is supported confirming the presence of negative and significant influence of perceived risk on online purchase intention. H5 ($P < 0.05$, $\beta = 0.18$) is supported that online

purchase intention has positive and significant impact on actual purchase. H2 ($p < 0.001$, $\beta = -0.29$) is supported that perceived risk significantly and negatively influences actual purchase. H3 ($p < 0.001$, $\beta = -0.67$) is supported confirming significant negative influence of perceived risk on trust. H4 ($P < 0.001$, $\beta = 0.36$) is supported that there is positive and significant influence of trust on actual purchase.

Table 3 shows direct, indirect, and total effect of each construct. Answering the research question, perceived risk has the strongest effect on actual purchase, followed by trust and online purchase intention. Overall the model predicts the level of actual purchase and trust quite well with $R^2 = 0.48$ and 0.45 , also reasonable in predicting perceived risk, $R^2 = 0.25$ and online purchase intention $R^2 = 0.29$.

Mediation

The influence of perceived risk on actual purchase is mediated by online purchase intention and trust. These two constructs mediation is partial in nature, when both constructs added to the model and tested simultaneously, the influence of perceived risk on actual purchase remained significant with reduced path estimate.

Table 3

Direct, Indirect and Total Effects				
Hypothesis	Relationship	Direct effect	Indirect effect	Total effect
H1	PR \rightarrow PI	-.481	-	-.481
H5	PI \rightarrow PA	.176	-	-.176
H2	PR \rightarrow PA	-.290	-.327	-.617
H3	PR \rightarrow Trust	-.673	-	-.673
H4	Trust \rightarrow PA	.360	-	.360

Discussion

In general, the results of structural model analysis support the theory of online buying behavior, specifically perceived risk theory. The results showed that decrease in perceived risk later increase

online purchase intention and trust, which in turn encourages actual purchase. Perceived risk affects online purchase intention strongly, it is understandable as Internet communication is virtual in nature with no face to face interaction (Cheng *et al.*, 2012), prevents consumer to directly value product quality (Martin *et al.*, 2011), in this case, hotel products and their quality. This nature of online medium increases individual's concern that the products or service acquired online will not meet their expectation with regard to quality or price (Chang & Chen, 2008), in other words, there is concern that the transaction won't worth financially. The lack of information increases uncertainty and perceived risk, therefore consumer search for information to reduce perceived risk to a manageable level (Thongpapanl & Ashraf, 2011). As this study finding, high perceived risk inhibits online purchase intention establishment, and perceived risk has strong relevance and power in predicting online purchase intention.

Actual purchase is formed by online purchase intention, perceived risk and trust, in which perceived risk has the strongest influence. This is in line with Cunningham *et al.* (2005) finding that perceived financial risk is a dominant factor inhibiting purchase decision. Consumers are concerned about potential financial loss as a consequence of conducting transaction online, since online transaction requires consumers to reveal credit card information which is confidential, there is a potential that the information leaked to unauthorized parties for then being misused to conduct financial cyber crime. The relationship of perceived risk to actual purchase is partially mediated by online purchase intention, when perceived risk decreases to an acceptable level, purchase intention then increases, which led to actual purchase. However, the influence of online purchase intention on actual purchase is not substantively strong. This finding contrasts with previous research by Lim, 2013; Mei *et al.*, 2011; Guo & Barnes, 2011; Hsieh & Liao, 2011; Fogel & Schneider, 2009, that consistently found strong and robust influence of online purchase intention on actual purchase. A possible explanation is consumers' concern in transaction security

is still considerably high due to this research sample is not only respondents who made online reservation in famous hotel brands, but nearly half of the sample made online reservation in non-star and lower-star hotels. In general, technology resource is still low in this hotel category, accordingly their online transaction security would be fairly low. This condition causes perceived risk to be high so that purchase decision is strongly influenced by this factor, rather than purchase intention alone.

The influence of perceived risk on actual purchase is explained by trust. The higher the perceived risk in performing transaction online, the lower the consumer's trust in hotel, which in turn prevents consumers to perform online transaction. Conversely, when risk perceptions in consumers' mind is able to be reduced through information or positive stimuli from hotel website and eWOM, then consumers start establishing confidence on hotel trustworthiness, the higher consumer confidence on hotel, the higher the chance of consumer to make a room reservation online. Since e-commerce goals which are purchase intention and actual purchase online strongly influenced by perceived risk, it is important for hotels to put efforts in reducing perceived risk to increase online reservation. Attempts that can be taken include improving website quality by ensuring information richness, ease of navigation, attractive design, presence of transaction security seal, privacy protection, favorable booking policy and price consistency. In addition to improving website quality, hotel can also reduce perceived risk through encouraging positive eWOM. This could be done by providing quality product and service, to later invite hotel guests with positive experience to write review online. Online purchase intention can also be improved by increasing online visibility, through SEO mechanism, expanding online distribution through cooperation with numbers of online travel agents, and utilizing social media as a communication medium, this whole effort aims to raise awareness that leads to increased online purchase intention.

This study analyzed online purchasing behavior with extended model to include actual purchase construct, where majority of research in this field analyzed online purchase behavior merely until online purchase intention. The findings briefly summarized as follows, first, actual purchase strongly influenced by perceived risk, followed by trust and online purchase intention. Trust and online purchase intention partially mediates the relationship between perceived risk and actual purchase. When perceived risk declines to an acceptable level, trust and online purchase intention increase significantly, which in turn encourage actual purchase.

Second, the weak influence of online purchase intention on actual purchase becomes an interesting finding. It is not consistent with previous research findings which found strong and consistent relationship. The hotels that our sample booked might be one of possible explanations, where the hotels widely ranges from famous five star hotels which notoriously trusted in terms of transaction security, to non-star hotels which receive low level of consumers' trust. It indicates that intention alone is not sufficient to encourage actual purchase. Consumers have distinctively different behavior when purchasing online, since information available in online environment would not be as much as it is in offline environment, also with uncertain transaction security. It raises uncertainty and perceived risk, therefore perceived risk becomes a factor with high predictive power on actual purchase, moreover exceeds the role and predictive power of online purchase intention.

This study has some limitations and there are abundant opportunities for further research. First, the research results cannot be generalized and applied equally well to other industries due to the unique characteristics of an industry could alter set of factors that influence purchase behavior. Second, with this study descriptive nature, there was no manipulation or control of the antecedents of online purchase behavior as it would be in experimental design, so conclusions on the relationship between constructs in this study require further and continuous study. Finally, perceived risk in this study was measured using financial and psychological types of risk,

future research may include other types of risk to further evaluate type of risk that predominantly affects online purchase behavior.

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